



Order Filed on June 14, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
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Attorneys for Secured Creditor  
HSBC Bank USA, National Association as Trustee for  
Homestar Mortgage Acceptance Corp., Asset-Backed  
Pass-Through Certificates, Series 2004-5

In Re:

Valerie L. Yorker,

Debtor.

Case No.: 18-11040 MBK

Adv. No.:

Hearing Date: 6/12/18 @10:00 a.m.

Judge: Michael Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: June 14, 2018**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor:

Valerie L. Yorker

Case No.:

18-11040 MBK

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association as Trustee for Homestar Mortgage Acceptance Corp., Asset-Backed Pass-Through Certificates, Series 2004-5, holder of a mortgage on real property located at 15 Woodland Avenue, Ewing, NJ, 08638, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esquire, attorney for Debtor, Valerie L. Yorker, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by July 31, 2018; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is to pay the arrears per the proposed plan while the loan mod is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to pre- or post-petition arrears in the event a loan modification is unsuccessful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event the loan modification is unsuccessful, Debtor shall modify the plan to otherwise treat the arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Valerie L. Yorker  
 Debtor

Case No. 18-11040-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jun 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2018.

db +Valerie L. Yorker, 316 Park. Ave., Hightstown, NJ 08520-4126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 17, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Alexandra T. Garcia on behalf of Creditor HSBC Bank USA, National Association as Trustee for Homestar Mortgage Acceptance Corp., Asset-Backed Pass Through Certificates, Series 2004-6 NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
 Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, on behalf of the registered holders of First Franklin Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2004-FF6 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
 Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for Homestar Mortgage Acceptance Corp., Asset-Backed Pass Through Certificates, Series 2004-6 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Melissa S DiCerbo on behalf of Creditor HSBC Bank USA, National Association as Trustee for Homestar Mortgage Acceptance Corp., Asset-Backed Pass Through Certificates, Series 2004-6 nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
 Rebecca Ann Solarz on behalf of Creditor HSBC BANK USA AS TRUSTEE FOR HMAC 2004-5 rsolarz@kmllawgroup.com  
 Robert P. Saltzman on behalf of Creditor HSBC Bank USA, National Association as Trustee for Homestar Mortgage Acceptance Corp., Asset-Backed Pass Through Certificates, Series 2004-6 dnj@pbslaw.org  
 Seymour Wasserstrum on behalf of Debtor Valerie L. Yorker mylawyer7@aol.com, ecf@seymourlaw.net  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9